

AGENCY - 24 - 00268
YENNIE & JONES INSURANCE AGCY
PLEASANT HILL MO 64080
816-540-2114

ALLIED PROP AND CAS INS CO
1100 LOCUST ST DEPT 1100
DES MOINES IA 50391-1100

D-003291 002665
DAVIS, TIM
MARTIN-DAVIS, MISA
1316 MAPLE LN
PLEASANT HILL MO 64080-1564

PERSONAL AUTO POLICY NUMBER

PPCM0010219747-6

ACCOUNT NUMBER

968693658

Thank you for continuing your policy with Allied Insurance! Allied is committed to providing you high quality insurance protection and *On Your Side*® service – service that is second to none. Read below to learn more about valuable features that can give you even more peace of mind when you're on the road.

For billing questions or to report a claim, please call 800-282-1446 from anywhere in the U.S.

Our associates are available to assist you 24 hours a day, seven days a week.

Information about your policy:

- Privacy Statement Procedures: We value you as a customer and respect your right to privacy. Please see the enclosed Privacy Statement and Procedures Notice directly following this page for additional information.
- ID cards: Proof of Insurance cards are attached at the back of this packet. Remove at the perforations and place in each auto.
- Special Notices: These notices, when included, indicate specific details regarding your policy.
- Coverage and Endorsement forms: These forms provide policy and coverage information.
- Billing: Any premiums that are unpaid will be billed separately. Payment should be made based on the billing notices you receive, not from the information in this policy.

If you have any questions about your policy, need to make changes, or want to learn more about how we can further serve your personal insurance needs, please contact your Allied agent. In addition, you may also review your policy and payment history online at alliedinsurance.com. This personalized website is tailored to your individual needs, providing easy access to your policy information every day, 24 hours a day.

Thank you for being a valued Allied policyholder!

***On Your Side*® Rewards**

We are pleased to offer you several optional features available under our *On Your Side* Rewards program. Available to use immediately, these features prevent rate increases from accidents and tickets, out-of-pocket deductible expenses, and also allow your rewards to grow each year. Best of all, you can design the program to be personalized to you. For more information on this program and your eligibility, please contact your Allied Agent.



JL0031 (12-08)

DIRECT BILL

16269

968693658

25844

DISCOUNTS AND SPECIAL RATING INFORMATION

Your premium shown on the declarations page reflects savings because you qualified for these discounts or special rating.

Multi-Policy Customer
Multi-Car
Accident Free

Financial Stability Discount
Air Bag Discount

Thank you for being a long-term customer.

DRIVERS AND AUTOS CURRENTLY SHOWN FOR YOUR POLICY

Please advise immediately if this listing is incorrect.

DRIVER NAME	DOB	MARITAL	SEX	DL NUMBER
		STATUS		
DAVIS, TIM	01/28/68	M	M	T980935718
MARTIN-DAVIS, MISA	08/12/73	M	F	J213238029
DAVIS, JOSEPH	12/24/98	S	M	A112154016

AUTO

01 HOND	PLEASURE
07 HOND	WORK
03 COACHM	PLEASURE
98 CHEV	WORK
07 CHEV	PLEASURE

JL0031 (12-08)

DIRECT BILL

16269

25845

Allied Insurance Privacy Statement

Thank you for choosing Allied Insurance

Our privacy statement explains how we collect, use, share, and protect your personal information. So just how do we protect your privacy? In a nutshell, we respect your right to privacy and promise to treat your personal information responsibly. It's as simple as that. Here's how.

Confidentiality and security

We follow all data security laws. We protect your information by using physical, technical, and procedural safeguards. We limit access to your information to those who need it to do their jobs. Our business partners are legally bound to use your information for permissible purposes.

Collecting and using your personal information

We collect information about you when you ask about or buy one of our products or services. The information comes from your application, business transactions with us, consumer reports, and publicly available sources. Please know that we only use that information to sell, service, or market products to you.

We may collect the following types of information:

- Name, address, and Social Security number
- Assets and income
- Property address and value
- Account and policy information
- Credit reports and other consumer report information
- Family member and beneficiary information
- Public information

Sharing your information for business purposes

We share your information with other Nationwide companies and business partners. When you buy a product, we may share your personal information for everyday business purposes. Some examples include mailing your statements or processing transactions that you request. You cannot opt out of these. We also share your information with your agent or producer. They use your personal information to manage your policy or account. We may also share your personal information as federal and state law requires.

Sharing your information for marketing purposes

We don't sell your information to anyone – period. Because you are a customer of both us and an independent broker or agent, we have chosen not to share your personal information with anyone, except to service your product. So there's no reason for you to opt out. If we change our policy, we'll tell you and give you the opportunity to opt out before we share your information.

Using your medical information

We sometimes collect medical information. We may use this medical information for a product or service you're interested in, to pay a claim, or to provide a service. We may share this medical information for these business purposes if required or permitted by law. But we won't use it for marketing purposes unless you give us permission.



Accessing your information

You can always ask us for a copy of your personal information. Please send your privacy inquiry to the address below and have your signature notarized. This is for your protection so we may prove your identity. We don't charge a fee for giving you a copy of your information now, but we may charge a small fee in the future.

You can call your agent to change your personal information. But we can't update information that other companies, like credit agencies, provide to us. So you'll need to contact these other companies to change and correct your information.

Send your privacy inquiries to the address below. Please include your name, address, and policy number. If you know it, include your agent's name and number.

Nationwide Insurance
Attn: Customer Relations – Privacy
One Nationwide Plaza, 3-04-101
Columbus, OH 43215

A parting word ...

These are our privacy practices. They apply to all current, joint, and former clients of Allied Insurance. They also apply to the affiliates and subsidiaries that offer auto, home, property, life insurance, banking services and investments. This includes the following companies:

Allied Property and Casualty Insurance Company
AMCO Insurance Company
Depositors Insurance Company
Nationwide Mutual Insurance Company
Nationwide Agribusiness Insurance Company
Colonial County Mutual Insurance Company
Nationwide Insurance Company of America
Nationwide Affinity Insurance Company of America
Nationwide Sales Solution, Inc.
Crestbrook Insurance Company
Nationwide Insurance Company of Florida

IN0000 (04-09)

Effective Date: April 20, 2009

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★ ★ ★ ★ ★ ★ ★

IMPORTANT INSURANCE INFORMATION

★ ★ ★ ★ ★ ★ ★

Motor Vehicle Accident and Violation Information and/or Consumer Credit Information

Information necessary to update your records relative to motor vehicle accident and violation information and/or Consumer Credit Information comes from these sources:

- Our own files relative to accidents while insured with us.
- Support organizations that provide information from other sources, such as State Motor Vehicle Records.

If we obtain information from support organizations, you have the right to review such information and to request that any incorrect information be corrected, amended or deleted. You may contact this firm directly or submit a request in writing within 60 days for a copy of the report.

For Motor Vehicle Violation Information contact:

Explore Information Services, LLC
P.O.BOX 21636
Saint Paul, MN 55121
Telephone No.: 1-888-888-0236
www.exploredata.com

LexisNexis Consumer Center
P.O. Box 105108
Atlanta, GA 30348
Telephone No.: 1-800-456-6004
www.consumerdisclosure.com

For Motor Vehicle Accident Information contact:

C.L.U.E. National Consumer Service Center
LexisNexis Risk Solutions Inc.
P.O. Box 105108
Atlanta, GA 30348
Telephone No.: 1-800-456-6004
www.consumerdisclosure.com

For Consumer Credit Information contact:

TransUnion Consumer Relations Center
2 Baldwin Place, P.O.Box 1000
Chester, PA 19022
Telephone No.: 1-800-888-4213
transunion.com/myoptions

Your credit report will only be ordered at the start of your policy with **Allied** unless you request an update. You may request a new credit-based insurance score once each year to be used to rate your policy. To request an updated insurance score, please contact us at **1-800-282-1446**.

ALLIED PROP AND CAS INS CO
1100 LOCUST ST DEPT 1100
DES MOINES IA 50391-1100
1-800-282-1446

PERSONAL AUTO POLICY

AGENCY **YENNIE & JONES INSURANCE AGCY**
555 PLEASANT HILL MO 64080-0060

POLICY NUMBER
PPCM0010219747-6
ACCOUNT NUMBER
968693658

DECLARATIONS OFFER TO RENEW: If we receive the renewal premium when due, your policy will be renewed for the Policy Period shown on these Declarations.
NOTICE OF EXPIRATION: If we do not receive the renewal premium when due, your policy will expire effective 10/25/16 12:01 A.M. Standard Time.

NAMED INSURED AND ADDRESS

DAVIS, TIM
MARTIN-DAVIS, MISA
1316 MAPLE LN
PLEASANT HILL MO 64080-1564

Policy Period
From: **10/25/16** To: **10/25/17**
12:01 A.M. Standard Time
Effective Date of Change

COVERAGE AND LIMITS OF LIABILITY (In Dollars)

Coverage is provided where a premium or limit of liability is shown for coverage.

VEHICLE	LIABILITY			MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION		UNINSURED MOTORISTS (PER POLICY)		UNDERINS. MOTRST (PER POLICY)		
			EACH ACCIDENT	EACH PERSON	OPTION		EACH ACCIDENT			EACH ACCIDENT	
22			500,000	5,000				500,000			500,000
24			500,000	5,000							
25											
26			500,000	5,000							
VEHICLE	DAMAGE TO YOUR VEHICLE			ROADSIDE ASSISTANCE	RENT RE TRN EXP						
	Other Than Collision Loss	Collision Loss									
	Actual Cash Value Minus Deductible			BY POLICY	PER DAY/ MAXIMUM						ACPEE COVRGE
22	500	500									
24	500	500									
25	500	500									
26	500	500									

PREMIUMS (In Dollars)

VEH	LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION	UNINSURED MOTORISTS	UNDERINS. MOTORISTS	DAMAGE TO YOUR VEHICLE		ROADSIDE ASSISTANCE BY POLICY	RENT RE TRN EXP
						Other Than Collision Loss	Collision Loss		
22	902.20	59.86		188.70	253.04	131.38	305.58		
24	846.16	67.80				198.46	552.28		
25						43.68	25.48		
26	899.42	59.84				166.56	234.12		
VEH	ACPEE COVRGE								
22									
24									
25									
26									
VEH	Total Premium Each Vehicle	Other Miscellaneous Endorsements Requiring Premium:			Sub-Total	\$			
					Other Endorsements/Fees	\$			
22	1,399.02	No.	\$			\$			
24	1,664.70		\$		Full Term Premium	\$			
25	69.16		\$		Add'l Premium	\$			
26	1,359.94		\$		Return Premium	\$			

Not a bill. Your bill is sent separately.

Page 1 of 2

CONTINUATION DECLARATIONS

Countersigned by - Authorized Representative

DIRECT BILL

16269

968693658

43

25849

DESCRIPTION OF VEHICLE

V E H	Year	Trade Name	Body Type and Model	Identification Number	Cost/New	Max Value	HP	CC's	Class
22	2001	HOND	4 DOOR	JHLRD17401C037546					1MF43PPLST00
24	2007	HOND	4 DOOR	5FNYF18747B027710					1MM48PWLST00
25	2003	COACHM	TRAILER	1TC2B215X31201965	8000				TRAILER
26	1998	CHEV	PICKUP	1GCEK14M4WZ176282					1EXCSEWLST00

ALTERNATE GARAGING LOCATIONS

V E H	Year	Make	Body Type and Model	Address
22	2001	HOND	CR-V LX	
24	2007	HOND	PILOT EX	
25	2003	COACHM	241FK LIM	
26	1998	CHEV	PICKUP1500	

ENDORSEMENTS

Endorsements forming a part of this policy: IN0000 (0409) IN0263 (1112) IN0611 (0401) AA0001MO (0505) AA0001A (1111)									
AA0011 (0207)	AA0163 (1014)	AA0305 (0803)	AA0309 (0803)	AA0311MO (0814)	AA0402 (1209)	AA0455 (0808)	AA1407 (0813)		
AA1414 (0807)	AA1436 (0412)	AA1437 (0412)							

ADDITIONAL POLICY COVERAGE**PREMIUM**

Accident Forgiveness Feature	Currently Eligible to Use	Included
Minor Violation Forgiveness Feature	Currently Eligible to Use	Included

Loss Payee:

24 Wells Fargo Dealer Services
28 Wells Fargo Dealer Services

Coraopolis PA 15108
Sacramento CA 95899

ALLIED PROP AND CAS INS CO
1100 LOCUST ST DEPT 1100
DES MOINES IA 50391-1100
1-800-282-1446

PERSONAL AUTO POLICY

AGENCY **YENNIE & JONES INSURANCE AGCY**
555 PLEASANT HILL MO 64080-0060

POLICY NUMBER
PPCM0010219747-6
ACCOUNT NUMBER
968693658
Policy Period
From: **10/25/16** To: **10/25/17**
12:01 A.M. Standard Time
Effective Date of Change

DECLARATIONS OFFER TO RENEW: If we receive the renewal premium when due, your policy will be renewed for the Policy Period shown on these Declarations.
NOTICE OF EXPIRATION: If we do not receive the renewal premium when due, your policy will expire effective 10/25/16 12:01 A.M. Standard Time.

NAMED INSURED AND ADDRESS

DAVIS, TIM
MARTIN-DAVIS, MISA
1316 MAPLE LN
PLEASANT HILL MO 64080-1564

COVERAGE AND LIMITS OF LIABILITY (In Dollars)

Coverage is provided where a premium or limit of liability is shown for coverage.

VEHICLE	LIABILITY		MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION		UNINSURED MOTORISTS (PER POLICY)		UNDERINS. MOTORISTS (PER POLICY)	
		EACH ACCIDENT	EACH PERSON	OPTION			EACH ACCIDENT		EACH ACCIDENT
28		500,000	5,000						
VEHICLE	DAMAGE TO YOUR VEHICLE			ROADSIDE ASSISTANCE	RENT RE TRN EXP				
	Other Than Collision Loss	Collision Loss							
	Actual Cash Value Minus Deductible			BY POLICY	PER DAY/ MAXIMUM	ACPEE COVRGE			
28	1,000	1,000							

PREMIUMS (In Dollars)

VEH	LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION	UNINSURED MOTORISTS	UNDERINS. MOTORISTS	DAMAGE TO YOUR VEHICLE		ROADSIDE ASSISTANCE BY POLICY	RENT RE TRN EXP
						Other Than Collision Loss	Collision Loss		
28	930.78	56.18				143.00	525.30		
VEH	ACPEE COVRGE								
28									
VEH	Total Premium Each Vehicle	Other Miscellaneous Endorsements Requiring Premium:			Sub-Total		\$ 6,589.82		
					Other Endorsements/Fees		\$		
28	1,655.26	No.					\$		
					Full Term Premium		\$ 6,589.82		
					Add'l Premium		\$		
					Return Premium		\$		

Not a bill. Your bill is sent separately.

Page 1 of 2

CONTINUATION DECLARATIONS

Countersigned by - Authorized Representative

DIRECT BILL

16269

968693658

43

25851

DESCRIPTION OF VEHICLE

V E H	Year	Trade Name	Body Type and Model	Identification Number	Cost/New	Max Value	HP	CC's	Class
28	2007	CHEV	PICKUP	1GCEK19007Z648629					1SM17PPLST00

ALTERNATE GARAGING LOCATIONS

V E H	Year	Make	Body Type and Model	Address
28	2007	CHEV	SILVERADO	

ENDORSEMENTS

Endorsements forming a part of this policy:

ADDITIONAL POLICY COVERAGE**PREMIUM**

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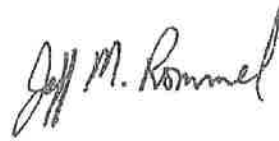
Loss Payee:

IN WITNESS WHEREOF, the company listed in the Declarations has caused this policy to be signed by its President and Secretary, and countersigned as may be required on the Declarations page by a duly authorized representative of the company.



President – Mark Berven

Nationwide Mutual Insurance Company
Nationwide Mutual Fire Insurance Company
Nationwide Insurance Company of America
Nationwide Assurance Company
AMCO Insurance Company
Depositors Insurance Company
Colonial County Mutual Insurance Company
Nationwide Lloyds by Lone Star General Agency,
Inc., Attorney-in-Fact



President – Jeff Rommel

ALLIED Property and Casualty Insurance Company



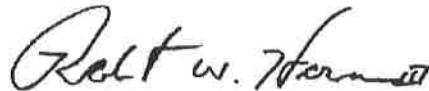
President – Andrew C. Dickinson

Nationwide Insurance Company of Florida



President – Amy Shore

Nationwide Property and Casualty Insurance
Company



Secretary – Robert W. Horner, III

ALLIED Property and Casualty Insurance Company
AMCO Insurance Company
Depositors Insurance Company
Nationwide Affinity Insurance Company of America
Nationwide Agribusiness Insurance Company
Nationwide Assurance Company
Nationwide General Insurance Company
Nationwide Insurance Company of America
Nationwide Insurance Company of Florida
Nationwide Mutual Fire Insurance Company
Nationwide Mutual Insurance Company
Nationwide Lloyds by Lone Star General Agency,
Inc., Attorney-in-Fact
Nationwide Property and Casualty Insurance
Company
Colonial County Mutual Insurance Company



President – Brad Liggett

Nationwide Agribusiness Insurance Company



President – Mark A. Pizzi

Nationwide General Insurance Company
Nationwide Affinity Insurance Company of America

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INSURANCE IDENTIFICATION CARDS
PLEASE KEEP A CARD IN EACH VEHICLE
DO NOT USE IF YOUR POLICY OR COVERAGE IS NOT IN FORCE

PERSONAL INSURANCE
SERVICE CARDS FOR
YOUR WALLET OR PURSE

INSURANCE IDENTIFICATION CARD
(Missouri)

KEEP THIS CARD IN YOUR VEHICLE

Policy No. **PPCM0010219747-6**

Account No. **968693658**

**DAVIS, TIM
MARTIN-DAVIS, MISA
1316 MAPLE LN
PLEASANT HILL MO 64080-1564**

Policy Period: **10/25/16** to **10/25/17**

**ALLIED PROP AND CAS INS CO
1100 LOCUST ST DEPT 1100
DES MOINES IA 50391-1100**

This Card effective: **10/25/16**

Veh: **22 01 HOND**

JHLRD17401C037546

YENNIE & JONES INSURANCE AGCY

PLEASANT HILL MO 64080-0060

The Missouri Motor Vehicle Financial Responsibility Law requires evidence of financial responsibility as provided by a motor vehicle insurance policy. This card meets this requirement. THIS CARD MUST BE CARRIED IN THE INSURED VEHICLE FOR PRODUCTION UPON DEMAND.

Nationwide[®]
is on your side

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**YENNIE & JONES INSURANCE AGCY
PLEASANT HILL MO 64080-0060
INSURED DAVIS, TIM
MARTIN-DAVIS, MISA
POLICY NUMBER PPCM0010219747-6
ACCOUNT NUMBER 968693658
Customer Service: 1-816-540-2114
Billing & Claims: 1-800-282-1446**

INSURANCE IDENTIFICATION CARD
(Missouri)

KEEP THIS CARD IN YOUR VEHICLE

Policy No. **PPCM0010219747-6**

Account No. **968693658**

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Policy Period: **10/25/16** to **10/25/17**

**ALLIED PROP AND CAS INS CO
1100 LOCUST ST DEPT 1100
DES MOINES IA 50391-1100**

This Card effective: **10/25/16**

Veh: **24 07 HOND**

5FNYF18747B027710

YENNIE & JONES INSURANCE AGCY

PLEASANT HILL MO 64080-0060

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MARTIN-DAVIS, MISA
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ACCOUNT NUMBER 968693658
Customer Service: 1-816-540-2114
Billing & Claims: 1-800-282-1446**

IMPORTANT INFORMATION

An insurance identification card shall be carried in the insured motor vehicle at all times. The operator of an insured motor vehicle shall exhibit the insurance identification card on the demand of any peace officer who lawfully stops such operator while that officer is engaged in the performance of the duties of his office. If the operator fails to exhibit an insurance card, the officer shall notify the director of revenue.

**THIS IDENTIFICATION IS REQUIRED TO BE IN EACH INSURED VEHICLE
AT ALL TIMES. USE ONLY IF COVERAGE IS CURRENTLY IN FORCE.**

IN CASE OF ACCIDENT: Report all accidents to your Agent/Company as soon as possible. Obtain the following information:

1. Name and address of each driver, passenger and witness
2. Name of Insurance Company and policy number for each vehicle involved.
3. License numbers of other vehicles.
4. Fix in your mind locations of vehicles before and after the accident. Take pictures if possible, or draw a diagram of the accident site.
5. Inform police and obtain name and badge number of investigating officer.

NOTE: Do not express an opinion as to who was at fault. Do not sign any statement or allow your version of the accident to be recorded except by an identified representative of your company, or as required by the authorities.

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PERSONAL INSURANCE
SERVICE CARDS FOR
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**ALLIED PROP AND CAS INS CO
1100 LOCUST ST DEPT 1100
DES MOINES IA 50391-1100**

This Card effective: **10/25/16**

Veh: **26 98 CHEV**

1GCEK14M4WZ176282

YENNIE & JONES INSURANCE AGCY

PLEASANT HILL MO 64080-0060

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Nationwide
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POLICY NUMBER PPCM0010219747-6
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Customer Service: 1-816-540-2114
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**ALLIED PROP AND CAS INS CO
1100 LOCUST ST DEPT 1100
DES MOINES IA 50391-1100**

This Card effective: **10/25/16**

Veh: **28 07 CHEV**

1GCEK19007Z648629

YENNIE & JONES INSURANCE AGCY

PLEASANT HILL MO 64080-0060

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Endorsement Text Information**Endorsement Number » IN0611 Edition Date » 0401 Version Number » 00**

IMPORTANT INSURANCE INFORMATION

NOTICE - PAYMENT FOR AFTERMARKET PARTS

Physical Damage coverage, when provided under this policy, includes payment for aftermarket parts. Any warranties applicable to these replacement parts are provided by the manufacturer or distributor of these parts rather than the manufacturer of your vehicle. If you choose to repair the vehicle using more expensive original equipment manufacturer (OEM) parts when aftermarket parts are available, you may pay the difference.

NOTE: This notice does not apply to covered autos with the Special Physical Damage Coverage endorsement. This optional endorsement will provide damage estimates for "your covered auto" based on available new parts from the original equipment manufacturer. Please contact your agents for details.

The above notice provides no coverage and it does not replace any provisions of your policy.

IN 0611 (04-01)

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MEXICAN INSURANCE LIMITED

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READ YOUR POLICY CAREFULLY

This policy is a **legal contract** between you (the insured) and us (the company). The policy has been:
designed for your easy reference.
simplified, to make it more understandable and easier to read.
arranged, to better display the available coverages.

This policy itself sets forth, in detail, the rights and obligations of both you and us. IT IS THEREFORE IMPORTANT
THAT YOU READ YOUR POLICY CAREFULLY.

PERSONAL AUTO POLICY

AGREEMENT

In return for payment of the premium and subject to all the terms of this policy, we agree with you as follows:

DEFINITIONS

- A. Throughout this policy, "you" and "your" refer to:
1. The "named insured" shown in the Declarations; and
 2. The spouse if a resident of the same household.

If the spouse ceases to be a resident of the same household during the policy period or prior to the inception of this policy, the spouse will be considered "you" and "your" under this policy but only until the earlier of:

1. The end of 90 days following the spouse's change of residency;
2. The effective date of another policy listing the spouse as a named insured; or
3. The end of the policy period.

- B. "We", "us" and "our" refer to the Company providing this insurance.

- C. For purposes of this policy, a private passenger type auto, pickup or van shall be deemed to be owned by a person if leased:

1. Under a written agreement to that person; and
2. For a continuous period of at least 6 months.

Other words and phrases are defined. They are in quotation marks when used.

- D. "Bodily injury" means bodily harm, sickness or disease, including death that results.

- E. "Business" includes trade, profession or occupation.

- F. "Diminution in value" means the actual or perceived loss in market or resale value which results from a direct and accidental loss.

- G. "Family member" means a person related to you by blood, marriage or adoption who is a resident of your household. This includes a ward or foster child.

- H. "Newly acquired auto":

1. "Newly acquired auto" means any of the following types of vehicles you, or a corporation of which you are the sole owner, become the owner of during the policy period:

- a. A private passenger auto; or
- b. A pickup or van, for which no other insurance policy provides coverage, that:

(1) Has a Gross Vehicle Weight of less than 10,000 lbs.; and

(2) Is not used for the delivery or transportation of goods and materials unless such use is:

(a) Incidental to your "business" of installing, maintaining or repairing furnishings or equipment; or

(b) For farming or ranching.

2. Coverage for a "newly acquired auto" is provided as described below. If you ask us to insure a "newly acquired auto" after a specified time period described below has elapsed, any coverage we provide for a "newly acquired auto" will begin at the time you request the coverage.

- a. For any coverage provided in this policy except Coverage For Damage To Your Auto, a "newly acquired auto" will have the broadest coverage we now provide for any vehicle shown in the Declarations. Coverage begins on the date you become the owner. However, for this coverage to apply to a "newly acquired auto" which is in addition to any vehicle shown in the Declarations, you must ask us to insure it within 30 days after you become the owner.

If a "newly acquired auto" replaces a vehicle shown in the Declarations, coverage is provided for this vehicle without your having to ask us to insure it.

- b. Collision Coverage for a "newly acquired auto" begins on the date you become the owner. However, for this coverage to apply, you must ask us to insure it within:

(1) 30 days after you become the owner if the Declarations indicate that Collision Coverage applies to at least one auto. In this case, the "newly acquired auto"

will have the broadest coverage we now provide for any auto shown in the Declarations.

- (2) Seven days after you become the owner if the Declarations do not indicate that Collision Coverage applies to at least one auto. If you comply with the 7 day requirement and a loss occurred before you asked us to insure the "newly acquired auto", a Collision deductible of \$500 will apply.

- c. Other Than Collision Coverage for a "newly acquired auto" begins on the date you become the owner. However, for this coverage to apply, you must ask us to insure it within:

- (1) 30 days after you become the owner if the Declarations indicate that Other Than Collision Coverage applies to at least one auto. In this case, the "newly acquired auto" will have the broadest coverage we now provide for any auto shown in the Declarations.

- (2) Seven days after you become the owner if the Declarations do not indicate that Other Than Collision Coverage applies to at least one auto. If you comply with the 7 day requirement and a loss occurred before you asked us to insure the "newly acquired auto", an Other Than Collision deductible of \$500 will apply.

- I. "Occupying" means in, upon, getting in, on, out or off.
- J. "Property damage" means physical injury to, destruction of or loss of use of tangible property.
- K. "Trailer" means a non-motorized trailer, including a farm wagon or farm implement, designed to be towed on public roads by a private passenger auto, pickup or van, provided that the trailer is not used:
1. for commercial or "business" (other than farming and ranching) purposes;

2. as a primary residence;
3. as a premises for office, store or display purposes; or
4. as a passenger conveyance.

- L. "Your covered auto" means:

1. Any vehicle shown in the Declarations.

This provision does not apply to:

- a. A vehicle shown in the Declarations after ownership of that vehicle has been transferred to another person or organization by you, a corporation of which you are the sole owner, or a "family member".
- b. A vehicle shown in the Declarations that you, a corporation of which you are the sole owner, or a "family member" have been leasing, after the leasing agreement has been terminated, unless ownership of that vehicle is transferred by the lessor, to you, a corporation of which you are the sole owner or a "family member".
2. A "newly acquired auto".
3. Any "trailer" you, or a corporation of which you are the sole owner, own.
4. Any auto or "trailer" you or a corporation of which you are the sole owner, do not own while used as a temporary substitute for any other vehicle described in this definition which is out of normal use because of its:
 - a. Breakdown;
 - b. Repair;
 - c. Servicing;
 - d. Loss; or
 - e. Destruction.

This Provision (L.4.) does not apply to Coverage For Damage To Your Auto.

PART A - LIABILITY COVERAGE

INSURING AGREEMENT

- A. We will pay damages for "bodily injury" or "property damage" for which any "insured" becomes legally responsible because of an auto accident. We will settle or defend, as we consider appropriate, any claim or suit asking for these damages. In addition to our limit of liability, we will pay all defense costs we incur. Our duty to settle or defend ends when

our limit of liability for this coverage has been exhausted by payment of judgments or settlements. We have no duty to defend any suit or settle any claim for "bodily injury" or "property damage" not covered under this policy.

- B. "Insured" as used in this Part means:

1. You for the ownership, maintenance or use, including loading and unloading, of any auto or "trailer".
2. Any "family member":
 - a. Who does not own an auto, for the maintenance or use of any auto or "trailer".
 - b. Who owns an auto, but only for the use of "your covered auto".
3. Any person using "your covered auto".
4. For "your covered auto", any person or organization but only with respect to legal responsibility for acts or omissions of a person for whom coverage is afforded under this Part.
5. For any auto or "trailer", other than "your covered auto", any other person or organization but only with respect to legal responsibility for acts or omissions of you or any "family member" for whom coverage is afforded under this Part. This Provision (B.5.) applies only if the person or organization does not own or hire the auto or "trailer".
6. The following are not "insureds", under Part A of the policy:
 - a. The United States of America or any of its agencies.
 - b. Any person with respect to "bodily injury" or "property damage" resulting from the operation of an auto by that person as an employee of the United States Government. This applies only if the provisions of Section 2679 of Title 28, United States Code (Federal Tort Claims Act), as amended, require the Attorney General of the United States to defend that person in any civil action or proceeding which may be brought for the "bodily injury" or "property damage".
3. Interest accruing after a judgment is entered in any suit we defend. Our duty to pay interest ends when we offer to pay that part of the judgment which does not exceed our limit of liability for this coverage.
4. Up to \$200 a day for loss of earnings, but not other income, because of attendance at hearings or trials at our request.
5. Other reasonable expenses incurred at our request.
6. Prejudgment interest awarded against the "insured" on that part of the judgment we pay. If we make an offer to pay our limit of liability, we will not pay any prejudgment interest based on that period of time after the offer.

EXCLUSIONS

- A. We do not provide Liability Coverage for any "insured":
 1. For "bodily injury" or "property damage" which is expected or intended by an "insured" even if the resulting "bodily injury" or "property damage":
 - a. Is of a different kind, quality or degree than initially expected or intended; or
 - b. Is sustained by a different person, entity, real or personal property, than initially expected or intended.
 2. For "property damage" to property owned or being transported by that "insured".
 3. For "property damage" to property:
 - a. Rented to;
 - b. Used by; or
 - c. In the care of;that "insured".

This Exclusion (A.3.) does not apply to "property damage" to:

- a. A residence or private garage; or
- b. Any motor vehicle loaned to you, with or without consideration, by a person, firm or corporation engaged in the "business" of selling, repairing, or servicing motor vehicles while such vehicle is being used by any "insured":
 - (1) For demonstration purposes; or
 - (2) As a temporary substitute for any vehicle you own which is out of normal use because of its breakdown, repair or servicing.

SUPPLEMENTARY PAYMENTS

In addition to our limit of liability, we will pay on behalf of an "insured":

1. Up to \$250 for the cost of bail bonds required because of an accident, including related traffic law violations. The accident must result in "bodily injury" or "property damage" covered under this policy.
2. Premiums on appeal bonds and bonds to release attachments in any suit we defend. The amount of the appeal bond or bond to release attachments in any suit we defend shall not exceed our limit of liability.

4. For "bodily injury" to an employee of that "insured" during the course of employment. This Exclusion (A.4.) does not apply to "bodily injury" to a domestic employee unless workers' compensation benefits, disability benefits or benefits under similar laws are required or available for that domestic employee.
5. For that "insured's" liability arising out of the ownership or operation of a vehicle while it is being used to carry persons or property for compensation or a fee. This Exclusion (A.5.) does not apply to a share-the-expense car pool.
6. While employed or otherwise engaged in the "business" of:
 - a. Selling;
 - b. Repairing;
 - c. Servicing;
 - d. Storing; or
 - e. Parking;

vehicles designed for use mainly on public highways. This includes road testing and delivery. This Exclusion (A.6.) does not apply to the ownership, maintenance or use of "your covered auto" by:

 - a. You;
 - b. Any "family member"; or
 - c. Any partner, agent or employee of you or any "family member".
7. Maintaining or using any vehicle while that "insured" is employed or otherwise engaged in any "business" (other than farming or ranching) not described in Exclusion A.6.
This Exclusion (A.7.) does not apply to the maintenance or use of a:
 - a. Private passenger auto;
 - b. Pickup or van; or
 - c. "Trailer" used with a vehicle described in a. or b. above.
8. Using a vehicle without a reasonable belief that that "insured" is entitled to do so. This Exclusion (A.8.) does not apply to a "family member" using "your covered auto" which is owned by you.
9. For "bodily injury" or "property damage" for which that "insured":
 - a. Is an insured under a nuclear energy liability policy; or

- b. Would be an insured under a nuclear energy liability policy but for its termination upon exhaustion of its limit of liability.

A nuclear energy liability policy is a policy issued by any of the following or their successors:

- a. Nuclear Energy Liability Insurance Association;
- b. Mutual Atomic Energy Liability Underwriters; or
- c. Nuclear Insurance Association of Canada.

10. For "bodily injury" or "property damage" arising out of the use of "your covered auto" while leased or rented to others. However, this exclusion does not apply to the operation of "your covered auto" by the "insured" or a "family member".
 11. For "bodily injury" to you or any "family member" to the extent that the limits of liability for this coverage exceed the limits of liability required by the Missouri Financial Responsibility Law.
- B. We do not provide Liability Coverage for the ownership, maintenance or use of:
1. Any motorized vehicle which:
 - a. Has fewer than four wheels; or
 - b. Is designed mainly for use off public roads.

This Exclusion (B.1.) does not apply:

 - a. While such vehicle is being used by an "insured" in a medical emergency;
 - b. To any "trailer"; or
 2. Any vehicle, other than "your covered auto", which is:
 - a. Owned by you; or
 - b. Furnished or available for your regular use.
 3. Any vehicle, other than "your covered auto", which is:
 - a. Owned by any "family member"; or
 - b. Furnished or available for the regular use of any "family member".

However, this Exclusion (B.3.) does not apply to you while you are maintaining or "occupying" any vehicle which is:

 - a. Owned by a "family member"; or

- b. Furnished or available for the regular use of a "family member".

C. We do not provide Liability Coverage for any "insured" for "bodily injury" or "property damage" arising out of the use of a vehicle in any organized activity involving:

1. Racing;
2. Speeding;
3. Stunting; or
4. Demolition.

This Exclusion (C.) includes practice or preparation for any such activity.

D. We do not provide Liability Coverage:

1. For "bodily injury" to any fellow employee of an "insured" arising out of and in the course of his or her employment.

This Exclusion (D.1.) does not apply to "bodily injury" to you or any "family member's" fellow employees.

2. For any person's liability resulting from the handling of property:
 - a. Before it is moved from the place where it is accepted by an "insured" for movement into or onto "your covered auto"; or
 - b. After it is moved from "your covered auto" to the place where it is finally delivered by an "insured".
3. For any person's liability resulting from the movement of property by a mechanical device (other than a hand truck) not attached to "your covered auto".
4. For punitive or exemplary damages.

LIMIT OF LIABILITY

A. The limit of liability shown in the Declarations for each person for Bodily Injury Liability is our maximum limit of liability for all damages, including damages for care, loss of services or death, arising out of "bodily injury" sustained by any one person in any one auto accident. Subject to this limit for each person, the limit of liability shown in the Declarations for each accident for Bodily Injury Liability is our maximum limit of liability for all damages for "bodily injury" resulting from any one auto accident.

The limit of liability shown in the Declarations for each accident for Property Damage Liability is our maximum limit of liability for all "property damage" resulting from any one auto accident.

This is the most we will pay regardless of the number of:

1. "Insureds";
2. Claims made;
3. Vehicles or premiums shown in the Declarations; or
4. Vehicles involved in the auto accident. A vehicle and attached "trailer" are considered one vehicle. Therefore, the Limit of Liability will not be increased for an accident involving a vehicle which has an attached "trailer".

B. No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and:

1. Part B or Part C of this policy; or
2. Any Underinsured Motorists Coverage provided by this policy.

C. We will apply the limit of liability to provide any separate limits required by law for Bodily Injury and Property Damage Liability. However, this provision (C.) will not change our total limit of liability.

OUT OF STATE COVERAGE

If an auto accident to which this policy applies occurs in any state or province other than the one in which "your covered auto" is principally garaged, we will interpret your policy for that accident as follows:

A. If the state or province has:

1. A financial responsibility or similar law specifying limits of liability for "bodily injury" or "property damage" higher than the limit shown in the Declarations, your policy will provide the higher specified limit.
2. A compulsory insurance or similar law requiring a nonresident to maintain insurance whenever the nonresident uses a vehicle in that state or province, your policy will provide at least the required minimum amounts and types of coverage.

B. No one will be entitled to duplicate payments for the same elements of loss.

FINANCIAL RESPONSIBILITY

When this policy is certified as future proof of financial responsibility, this policy shall comply with the law to the extent required.

OTHER INSURANCE

If there is other applicable liability insurance we will pay only our share of the loss. Our share is the proportion that our limit of liability bears to the total of

all applicable limits. However, any insurance we provide for a vehicle you do not own shall be excess over any other collectible insurance unless such vehicle is loaned to you, with or without consideration, by a person, firm or corporation engaged in the "business" of selling, repairing, or servicing motor vehicles and such vehicle is used by any "insured":

1. For demonstration purposes; or
2. As a temporary substitute for a vehicle you own which is out of normal use because of its breakdown, repair, or servicing.

PART B – MEDICAL PAYMENTS COVERAGE

INSURING AGREEMENT

A. We will pay reasonable expenses incurred for necessary medical and funeral services because of "bodily injury":

1. Caused by accident; and
2. Sustained by an "insured"; and
3. Arising out of the ownership, maintenance or use of a motor vehicle.

We will pay only those expenses incurred for services rendered within 3 years from the date of the accident.

B. "Insured" as used in this Part means:

1. You or any "family member":
 - a. While "occupying"; or
 - b. As a pedestrian when struck by;

a motor vehicle designed for use mainly on public roads or a trailer of any type.
2. Any other person while "occupying" "your covered auto".

EXCLUSIONS

We do not provide Medical Payments Coverage for any "insured" for "bodily injury":

1. Sustained while "occupying" any motorized vehicle having fewer than four wheels.
2. Sustained while "occupying" "your covered auto" while it is being used to carry persons or property for compensation or a fee. This Exclusion (2.) does not apply to a share-the-expense car pool.
3. Sustained while "occupying" any vehicle located for use as a residence or premises.
4. Occurring during the course of employment if workers' compensation benefits, disability benefits, or benefits under similar laws, are required or available for the "bodily injury".
5. Sustained while "occupying", or when struck by, any vehicle (other than "your covered auto") which is:
 - a. Owned by you; or

b. Furnished or available for your regular use.

6. Sustained while "occupying", or when struck by, any vehicle (other than "your covered auto") which is:

- a. Owned by any "family member"; or
- b. Furnished or available for the regular use of any "family member".

However, this Exclusion (6.) does not apply to you.

7. Sustained while "occupying" a vehicle without a reasonable belief that that "insured" is entitled to do so. This Exclusion (7.) does not apply to a "family member" using "your covered auto" which is owned by you.

8. Sustained while "occupying" a vehicle when it is being used in the "business" of an "insured". This Exclusion (8.) does not apply to "bodily injury" sustained while "occupying" a:

- a. Private passenger auto;
- b. Pickup or van that you own; or
- c. "Trailer" used with a vehicle described in a. or b. above.

9. Caused by or as a consequence of:

- a. Discharge of a nuclear or biological weapon (even if accidental);
- b. War (declared or undeclared);
- c. Civil war;
- d. Insurrection; or
- e. Rebellion or revolution.

10. From or as a consequence of the following, whether controlled or uncontrolled or however caused:

- a. Nuclear reaction;
- b. Radiation;
- c. Radioactive contamination; or
- d. Biological contamination.

11. Sustained while "occupying" any vehicle in any organized activity involving:
 - a. Racing;
 - b. Speeding;
 - c. Stunting; or
 - d. Demolition.

This Exclusion (11.) includes practice or preparation for any such activity.

12. Which is expected or intended by an "insured" even if the resulting "bodily injury":
 - a. Is of a different kind, quality or degree than initially expected or intended; or
 - b. Is sustained by a different person or entity than initially expected or intended.

LIMIT OF LIABILITY

- A. The limit of liability shown in the Declarations for this coverage is our maximum limit of liability for each person injured in any one accident. This is the most we will pay regardless of the number of:
 1. "Insureds";
 2. Claims made;
 3. Vehicles or premiums shown in the Declarations; or

4. Vehicles involved in the accident. A vehicle and attached "trailer" are considered one vehicle. Therefore, the Limit of Liability will not be increased for an accident involving a vehicle which has an attached "trailer".

- B. No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and:
 1. Part A of this policy; or
 2. Any Underinsured Motorists Coverage provided by this policy.
- C. No payment will be made unless the injured person or that person's legal representative agrees in writing that any payment shall be applied toward any settlement or judgment that person receives under Part A or Part C of this policy.

OTHER INSURANCE

If there is other applicable auto medical payments insurance we will pay only our share of the loss. Our share is the proportion that our limit of liability bears to the total of all applicable limits. However, any insurance we provide with respect to a vehicle you do not own shall be excess over any other collectible auto insurance providing payments for medical or funeral expenses.

PART C – UNINSURED MOTORISTS COVERAGE

Refer to the attached Uninsured Motorists Endorsement only if the Declarations indicate that Uninsured Motorists Coverage is provided.

PART D – COVERAGE FOR DAMAGE TO YOUR AUTO

INSURING AGREEMENT

- A. We will pay for direct and accidental loss to "your covered auto" or any "non-owned auto", including their equipment, minus any applicable deductible shown in the Declarations. If loss to more than one "your covered auto" or "non-owned auto" results from the same "collision", only the highest applicable deductible will apply. We will pay for loss to "your covered auto" caused by:
 1. Other than "collision" only if the Declarations indicate that Other Than Collision Coverage is provided for that auto.
 2. "Collision" only if the Declarations indicate that Collision Coverage is provided for that auto.If there is a loss to a "non-owned auto", we will provide the broadest coverage applicable to any "your covered auto" shown in the Declarations.

- B. "Collision" means the upset of "your covered auto" or a "non-owned auto" or their impact with another vehicle or object.

Loss caused by the following is considered other than "collision":

1. Missiles or falling objects;
2. Fire;
3. Theft or larceny;
4. Explosion or earthquake;
5. Windstorm;
6. Hail, water or flood;
7. Malicious mischief or vandalism;
8. Riot or civil commotion;
9. Contact with bird or animal; or

10. Breakage of glass.

If breakage of glass is caused by a "collision", you may elect to have it considered a loss caused by "collision".

C. "Non-owned auto" means:

1. Any private passenger auto, pickup, van or "trailer" not owned by or furnished or available for the regular use of you or any "family member" while in the custody of or being operated by you or any "family member"; or
2. Any auto or "trailer" you do not own while used as a temporary substitute for "your covered auto" which is out of normal use because of its:
 - a. Breakdown;
 - b. Repair;
 - c. Servicing;
 - d. Loss; or
 - e. Destruction.

However, "non-owned auto" does not include any vehicle loaned to you, with or without consideration, by a person, firm or corporation engaged in the "business" of selling, repairing, or servicing motor vehicles while such vehicle is being used by any "insured":

1. For demonstration purposes; or
2. As a temporary substitute for a vehicle you own which is out of normal use because of its:
 - a. Breakdown;
 - b. Repair; or
 - c. Servicing.

TRANSPORTATION EXPENSES

In addition, we will pay up to \$20 per day, to a maximum of \$600 for transportation expenses incurred by you. This applies only in the event of the total theft of "your covered auto" or a "non-owned auto". We will pay only transportation expenses incurred during the period:

- a. Beginning 48 hours after the theft; and
- b. Ending when "your covered auto" or the "non-owned auto" is returned to use or we pay for its loss.

EXCLUSIONS

We will not pay for:

1. Loss to "your covered auto" or any "non-owned auto" which occurs while it is being

used to carry persons or property for compensation or a fee. This Exclusion (1.) does not apply to a share-the-expense car pool.

2. Damage due and confined to:

- a. Wear and tear;
- b. Freezing;
- c. Mechanical or electrical breakdown or failure; or
- d. Road damage to tires.

This Exclusion (2.) does not apply if the damage results from the total theft of "your covered auto" or any "non-owned auto".

3. Loss due to or as a consequence of:

- a. Radioactive contamination;
- b. Discharge of any nuclear weapon (even if accidental);
- c. War (declared or undeclared);
- d. Civil war;
- e. Insurrection;
- f. Rebellion or revolution; or
- g. Biological contamination.

4. Loss to equipment designed for the reproduction of sound.

This Exclusion (4) does not apply if:

- a. The equipment is permanently installed in "your covered auto" or any "non-owned auto"; and
- b. The equipment is original equipment from the manufacturer.

5. Loss to any electronic equipment that receives or transmits audio, visual or data signals and any accessories used with such equipment. This includes but is not limited to:

- a. Citizens band radios;
- b. Telephones;
- c. Two-way mobile radios;
- d. Scanning monitor receivers;
- e. Television monitor receivers;
- f. Video players and recorders;
- g. Audio players and recorders;
- h. Personal computers; or
- i. Global Positioning Systems.

This Exclusion (5.) does not apply to:

- a. Any electronic equipment that is necessary for the normal operation of the auto or the monitoring of the auto's operating systems; or
 - b. A permanently installed telephone designed to be operated by use of the power from the auto's electrical system and any accessories used with the telephone.
 - c. Electronic equipment that has been installed by the manufacturer.
6. Loss to tapes, records, discs or other media used with equipment described in Exclusions 4. and 5.
7. A total loss to "your covered auto" or any "non-owned auto" due to destruction or confiscation by governmental or civil authorities.

This Exclusion (7.) does not apply to the interests of Loss Payees in "your covered auto".

8. Loss to:
- a. A "trailer", camper body, or motor home, which is not shown in the Declarations; or
 - b. Facilities or equipment used with such "trailer", camper body or motor home. Facilities or equipment include but are not limited to:
 - (1) Cooking, dining, plumbing or refrigeration facilities;
 - (2) Awnings or cabanas; or
 - (3) Any other facilities or equipment used with a "trailer", camper body, or motor home.

This Exclusion (8.) does not apply to a:

- a. "Trailer", and its facilities or equipment, which you do not own; or
 - b. "Trailer", camper body, or the facilities or equipment in or attached to the "trailer" or camper body, which you:
 - (1) Acquire during the policy period; and
 - (2) Ask us to insure within 30 days after you become the owner.
9. Loss to any "non-owned auto" when used by you or any "family member" without a reasonable belief that you or that "family member" are entitled to do so.

10. Loss to equipment designed or used for the detection or location of radar or laser.

11. Loss to any "non-owned auto" being maintained or used by any person while employed or otherwise engaged in the "business" of:

- a. Selling;
- b. Repairing;
- c. Servicing;
- d. Storing; or
- e. Parking;

vehicles designed for use on public highways. This includes road testing and delivery.

12. Loss to any "non-owned auto" being maintained or used by any person while employed or otherwise engaged in any "business" not described in Exclusion (11.). This Exclusion (12.) does not apply to the maintenance or use by you or any "family member" of a "non-owned auto" which is a private passenger auto or "trailer".

13. Loss to "your covered auto" or any "non-owned auto", arising out of the use of a vehicle in any organized activity involving:

- a. Racing;
- b. Speeding;
- c. Stunting; or
- d. Demolition.

This Exclusion (13.) includes practice or preparation for any such activity.

14. Loss to, or loss of use of, a "non-owned auto" rented by:

- a. You; or
- b. Any "family member";

if a rental vehicle company is precluded from recovering such loss or loss of use, from you or that "family member", pursuant to the provisions of any applicable rental agreement or state law.

15. Loss to "your covered auto" or any "non-owned auto" due to "diminution in value".

16. Loss to:

- a. Business or office equipment; or
- b. Articles which are sales samples or used in exhibitions.

17. "Property damage" to "your covered auto" or "non-owned auto" which is expected or intended by an "insured" even if the resulting "property damage":

- a. Is of a different kind, quality or degree than initially expected or intended; or
- b. Is sustained by different real or personal property than initially expected or intended.

However, this Exclusion (17.) will not apply to deny payment to an innocent co-"insured" victim of domestic violence, when such coverage would otherwise be excluded under this provision if the "insured":

- a. Files a police report; and
- b. Completes a sworn affidavit for the insurer that indicates both:
 - 1) The cause of the loss; and
 - 2) A pledge to cooperate in any criminal prosecution of the person committing the act causing the loss.

We will provide coverage to an innocent co-"insured" victim of domestic abuse to the extent of that "insured's" interest in the property when the damage is proximately related to and in furtherance of domestic abuse. We retain all rights set forth in the Our Rights To Recover Payment provision with regard to action against the perpetrator of the act that caused the "property damage".

LIMIT OF LIABILITY

A. Our limit of liability for loss will be the lesser of the:

1. Actual cash value of the stolen or damaged property; or
2. Amount necessary to repair or replace the property.

In determining the amount necessary to repair damaged property, our estimate will be based on:

- a. the prevailing competitive labor rates charged in the area where the property is to be repaired, as reasonably determined by us; and
- b. the cost of repair or replacement parts and equipment which may be new, refurbished, restored, or used, including, but not limited to:
 - (1) original manufacturer parts or equipment; and

- (2) nonoriginal manufacturer parts or equipment;

However, the most we will pay for loss to:

1. Any "non-owned auto" which is a "trailer" is \$500.
2. Custom parts or equipment, other than original equipment from the manufacturer, in or upon "your covered auto" is \$1,000. Custom parts or equipment consists of the following:
 - a. Special carpeting, furniture or insulation;
 - b. Stereos, CD players, CD changers, amplifiers, speakers, television monitor receivers; video players and recorders;
 - c. Engine, drive train, suspension, mechanical or body components intended to enhance vehicle performance or appearance;
 - d. Custom murals, paint, paintings or other decals or graphics;
 - e. Chrome, reverse chrome, alloy or magnesium wheels or chrome engine accessories; or
 - f. T-bar roofs, roll bars, light bars, and grille guards.

Coverage for custom parts or equipment shall not cause our limit of liability to be increased to an amount in excess of the actual cash value of "your covered auto", including its custom parts or equipment.

- B. An adjustment for depreciation and physical condition will be made in determining actual cash value in the event of a total loss.
- C. If a repair or replacement results in better than like kind or quality, we will not pay for the amount of the betterment.
 1. Deductions for betterment apply only to parts normally subject to repair and replacement during the useful life of the insured motor vehicle.
 2. Such deductions shall be limited to the lesser of an amount equal to the proportion that the expired life of the part to be repaired or replaced bears to the normal useful life of that part, or the amount which the resale value of the vehicle is increased by the repair or replacement.
 3. Calculations for betterment, depreciation, physical condition and normal useful life must be included in our claim file.

PAYMENT OF LOSS

We may pay for loss in money or repair or replace the damaged or stolen property. We may, at our expense, return any stolen property to:

1. You; or
2. The address shown in this policy.

If we return stolen property we will pay for any damage resulting from the theft. We may keep all or part of the property at an agreed or appraised value.

If we pay for loss in money, our payment will include the applicable sales tax for the damaged or stolen property if required by law.

If we have paid a loss for damage to "your covered auto", we will take appropriate deductions from any payment due you for any subsequent loss for damage to the same covered auto, unless you furnish us with proof that the prior damage has been repaired.

NO BENEFIT TO BAILEE

This insurance shall not directly or indirectly benefit any carrier or other bailee for hire.

OTHER SOURCES OF RECOVERY

If other sources of recovery also cover the loss, we will pay only our share of the loss. Our share is the proportion that our limit of liability bears to the total of all applicable limits. However, any insurance we provide with respect to a "non-owned auto" shall be

excess over any other collectible source of recovery including, but not limited to:

1. Any coverage provided by the owner of the "non-owned auto";
2. Any other applicable physical damage insurance;
3. Any other source of recovery applicable to the loss.

APPRAISAL

A. If we and you do not agree on the amount of loss, then an appraisal of the loss may be made. However, both parties must agree to the appraisal. In this event, each party will select a competent appraiser. The two appraisers will select an umpire. The appraisers will state separately the actual cash value and the amount of loss. If they fail to agree, they will submit their differences to the umpire. A decision agreed to by any two will be binding. Each party will:

1. Pay its chosen appraiser; and
2. Bear the expenses of the appraisal and umpire equally.

B. We do not waive any of our rights under this policy by agreeing to an appraisal.

PART E – DUTIES AFTER AN ACCIDENT OR LOSS

We have no duty to provide coverage under this policy unless there has been full compliance with the following duties:

- A. We must be notified promptly of how, when and where the accident or loss happened. Notice should also include the names and addresses of any injured persons and of any witnesses.
- B. A person seeking any coverage must:
 1. Cooperate with us in the investigation, settlement or defense of any claim or suit.
 2. Promptly send us copies of any notices or legal papers received in connection with the accident or loss.
 3. Submit, as often as we reasonably require:
 - a. To physical exams by physicians we select. We will pay for these exams.

- b. To examination under oath and subscribe the same.
4. Authorize us to obtain:
 - a. Medical reports; and
 - b. Other pertinent records.
5. Submit a proof of loss when required by us.
- C. A person seeking Coverage For Damage To Your Auto must also:
 1. Take reasonable steps after loss to protect "your covered auto" or any "non-owned auto" and their equipment from further loss. We will pay reasonable expenses incurred to do this.
 2. Promptly notify the police if "your covered auto" or any "non-owned auto" is stolen.
 3. Permit us to inspect and appraise the damaged property before its repair or disposal.

PART F – GENERAL PROVISIONS**BANKRUPTCY**

Bankruptcy or insolvency of the "insured" shall not relieve us of any obligations under this policy.

CHANGES

- A. This policy contains all the agreements between you and us. Its terms may not be changed or waived except by endorsement issued by us.
- B. The premium for this policy is based on information we have received from you or other sources. You agree:
 - 1. That if any of this information material to the development of the policy premium is incorrect, incomplete or changed, we may adjust the premium accordingly during the policy period.
 - 2. To cooperate with us in determining if this information is correct and complete.
 - 3. To promptly advise us of changes in this information including, but not limited to:
 - a. The number, type or use classification of insured vehicles;
 - b. Operators using insured vehicles;
 - c. The place of principal garaging of insured vehicles;
 - d. Coverage, deductible or limits;
 - e. Eligibility for discounts or other premium credits.

If a change resulting from A. or B. requires a premium adjustment, we will make the premium adjustment in accordance with our manual rules.

- C. If we make a change which broadens coverage under this edition of your policy without additional premium charge, that change will automatically apply to your policy as of the date we implement the change in your state. This Paragraph (C.) does not apply to changes implemented with a general program revision that includes both broadenings and restrictions in coverage, whether that general program revision is implemented through introduction of:
 - 1. A subsequent edition of your policy; or
 - 2. An Amendatory Endorsement.

FRAUD OR MISREPRESENTATION

- A. This policy was issued in reliance upon the information provided in your insurance application.

We may void this policy if you or an insured person:

- 1. Made incorrect statements or representations to us with regard to any material fact or circumstance;
- 2. Concealed or misrepresented any material fact or circumstance; or
- 3. Engaged in fraudulent conduct;

at the time of application. We may void this policy due to fraud, misrepresentation, or an incorrect statement of material fact in the application, even after the occurrence of an accident or loss. This means that we will not be liable for any claims or damages which would otherwise be covered, even if the accident occurs before we notify you that the policy is void. If we void this policy, you must reimburse us if we make a payment under Part A – Liability.

- B. We may deny coverage for an accident or loss if you or an insured person have knowingly concealed or misrepresented any material fact or circumstance, or engaged in fraudulent conduct, in connection with the presentation or settlement of a claim.

LEGAL ACTION AGAINST US

- A. No legal action may be brought against us until there has been full compliance with all the terms of this policy. In addition, under Part A, no legal action may be brought against us until:
 - 1. We agree in writing that the "insured" has an obligation to pay; or
 - 2. The amount of that obligation has been finally determined by judgment after trial.
- B. No person or organization has any right under this policy to bring us into any action to determine the liability of an "insured".
- C. If we retain salvage, we have no duty to preserve or otherwise retain the salvage for any purpose, including evidence for any civil or criminal proceeding.

OUR RIGHT TO RECOVER PAYMENT

- A. If we make a payment under this policy and the person to or for whom payment was made has a right to recover damages from another we shall be subrogated to that right. That person shall do:
 - 1. Whatever is necessary to enable us to exercise our rights; and
 - 2. Nothing after loss to prejudice them.

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However, our rights in this Paragraph (A.) do not apply under Part D, against any person using "your covered auto" with a reasonable belief that that person is entitled to do so.

This Paragraph (A.) does not apply to Part B.

- B. If we make a payment under this policy and the person to or for whom payment is made recovers damages from another, that person shall:
1. Hold in trust for us the proceeds of the recovery; and
 2. Reimburse us to the extent of our payment.

INITIAL PREMIUM PAYMENT

If your initial premium payment is not honored when presented to the bank or financial institution, we reserve the right to void this policy from its inception. This means that this policy will not be in force to pay any claims or damages which may have otherwise been covered had your initial premium payment been honored at the time it was initially presented to the bank or financial institution.

POLICY PERIOD AND TERRITORY

- A. This policy applies only to accidents and losses which occur:
1. During the policy period as shown in the Declarations; and
 2. Within the policy territory.
- B. The policy territory is:
1. The United States of America, its territories or possessions;
 2. Puerto Rico; or
 3. Canada.

This policy also applies to loss to, or accidents involving, "your covered auto" while being transported between their ports.

TERMINATION

A. Cancellation

This policy may be cancelled during the policy period as follows:

1. The named insured shown in the Declarations may cancel by:
 - a. Returning this policy to us; or
 - b. Giving us advance written notice of the date cancellation is to take effect.
2. We may cancel by mailing by United States Post Office certificate of mailing to the named

insured shown in the Declarations at the address last known by us:

- a. At least 10 days notice:
 - (1) If cancellation is for nonpayment of premium; or
 - (2) If notice is mailed during the first 60 days this policy is in effect and this is not a renewal or continuation policy; or
 - b. At least 30 days notice in all other cases.
3. After this policy is in effect for 60 days, or if this is a renewal or continuation policy, we will cancel only:
- a. For nonpayment of premium; or
 - b. If your driver's license has been suspended or revoked. This must have occurred:
 - (1) During the policy period; or
 - (2) Since the last anniversary of the original effective date if the policy period is other than 1 year.

However, in the event more than one person is a named insured shown in the Declarations and only one named person's driver's license has been suspended or revoked we:

- a. May not cancel this policy; but
- b. May issue an exclusion providing that coverage will not be afforded to that named person under the terms of this policy while that person is operating "your covered auto" during any period of suspension or revocation.

B. Nonrenewal

If we decide not to renew or continue this policy we will mail notice by United States Post Office certificate of mailing to the named insured shown in the Declarations at the address last known by us. Notice will be mailed at least 30 days before the end of the policy period. Subject to this notice requirement, if the policy period is:

1. Less than 6 months, we will have the right not to renew or continue this policy every 6 months, beginning 6 months after its original effective date.
2. 6 months or longer, but less than one year, we will have the right not to renew or continue this policy at the end of the policy period.
3. 1 year or longer, we will have the right not to renew or continue this policy at each anniversary of its original effective date.

C. Automatic Termination

If we offer to renew or continue and you or your representative do not accept, this policy will automatically terminate at the end of the current policy period. Failure to pay the required renewal or continuation premium when due shall mean that you have not accepted our offer.

If you obtain other insurance on "your covered auto", any similar insurance provided by this policy will terminate as to that auto on the effective date of the other insurance.

D. Other Termination Provisions

1. Proof of mailing of any notice shall be sufficient proof of notice.
2. If this policy is cancelled, you may be entitled to a premium refund. If so, we will send you the refund. The premium refund, if any, will be computed according to our manuals. However, making or offering to make the refund is not a condition of cancellation.
3. The effective date of cancellation stated in the notice shall become the end of the policy period.

JOINT AND INDIVIDUAL INTERESTS

If there is more than one named insured on this policy, any named insured may cancel or change this policy. The action of one named insured shall be binding on all persons provided coverage under this policy.

TRANSFER OF YOUR INTEREST IN THIS POLICY

- A. Your rights and duties under this policy may not be assigned without our written consent. However, if a named insured shown in the Declarations dies, coverage will be provided for:
 1. The surviving spouse if resident in the same household at the time of death. Coverage applies to the spouse as if a named insured shown in the Declarations; and
 2. The legal representative of the deceased person as if a named insured shown in the Declarations. This applies only with respect to the representative's legal responsibility to maintain or use "your covered auto".
- B. Coverage will only be provided until the end of the policy period.

TWO OR MORE AUTO POLICIES

If this policy and any other auto insurance policy issued to you by us apply to the same accident, the maximum limit of our liability under all the policies shall not exceed the highest applicable limit of liability under any one policy.

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**MISSOURI PROPERTY AND CASUALTY
INSURANCE GUARANTY ASSOCIATION
COVERAGE LIMITATIONS**

Subject to the provisions of the Missouri Property and Casualty Insurance Guaranty Association Act (to be referred to as the Act), if we are a member of the Missouri Property and Casualty Insurance Guaranty Association (to be referred to as the Association) the Association will pay claims covered under the Act if we become insolvent.

Payments made by the Association for covered claims will include only that amount of each claim which is less than \$300,000. However, the Association will not:

- A) Pay an amount in excess of the applicable limit of liability of the policy from which a claim arises; or
- B) Return to an insured any unearned premium in excess of \$25,000.

The claims covered by the Association are subject to the limitations of coverage provided by the Act. These limitations have no effect on the coverage we will provide under this policy.

MEXICAN INSURANCE LIMITED**WARNING – MEXICAN AUTOMOBILE LIABILITY
INSURANCE**

An automobile accident in the Republic of Mexico is a criminal offense as well as a civil matter. If you are found guilty of causing the accident, your auto is impounded and you can also be detained. Unless you have automobile liability and property damage insurance written by a Mexican Insurance Company, you may spend many hours or days in jail if you have an accident in Mexico. Insurance coverage should be secured from a company licensed under the laws of Mexico to write such insurance in order to avoid complications and some other penalties possible under the laws of Mexico, including the possible impoundment of your auto.

LIMITED MEXICAN COVERAGE

The coverage provided under Parts A and D of the policy also applies to accidents and losses which occur during the policy period as shown in the Declarations, and within that part of the Republic lying not more than 25 statute miles from the boundary line of the United States of America. However, any original suit for damages for bodily injury or property damage must be brought against you within the United States of America.

This coverage shall be excess over any other available insurance.

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ALLIED EXTRA COVERAGES

When you have in effect a Homeowners Insurance Policy or Farm Property Coverage Form issued by an affiliated company of Nationwide Mutual Insurance Company (Nationwide) or an affiliated company of Allied Property and Casualty Insurance Company (Allied) that covers your "residence premises" or "dwelling", as defined in the Nationwide or Allied policy, Allied Extra Coverages will apply in accordance with the following provisions:

Emergency Lockout Coverage

We will reimburse you up to \$150 for reasonable expense incurred for the services needed to gain entry into "your covered auto" or your "residence premises" or your "dwelling" subject to these conditions:

1. Your key (including electronic entry device) has been lost, stolen, disabled, or locked in "your covered auto" or "residence premises" or "dwelling" and you are unable to enter such auto, residence premises or dwelling; or
2. Your key (including electronic entry device) has been lost or stolen and you have changed the locks to prevent an unauthorized entry.

Original copies of receipts for services must be provided before reimbursement is payable.

For the purposes of this coverage:

"Your covered auto" shall mean any auto described in the Declarations for which a premium charged indicates either Part A – LIABILITY COVERAGE or Part D – COVERAGE FOR DAMAGE TO YOUR COVERED AUTO applies.

"Residence Premises" and "Dwelling" shall mean the dwelling insured under your Homeowners Insurance Policy or Farm Property Coverage Form.

Special Deductible Provision

In the event of a covered loss, the following Special Deductible Provisions will apply:

1. When the "residence premises" or "dwelling", as defined in your Homeowners Insurance Policy or your Farm Property Coverage Form, is a total fire loss, as determined by us, the "residence premises" or "dwelling" deductible will be waived, up to \$5000; or
2. If the same event results in a covered loss to two or more Allied or Nationwide policies insuring:
 - a. "your covered auto" under your Personal Auto Policy;
 - b. property covered under your Homeowners Insurance Policy;
 - c. a recreational vehicle covered under your Recreational Vehicle Policy;
 - d. a watercraft covered under your Pleasure Boatowners Insurance Policy; or
 - e. Farm policy covering the "dwelling", as defined in your Farm Property Coverage Form;

the largest deductible applicable shall apply once to all covered losses. (subject to the assessment and reimbursement of lower deductibles).

This provision applies only if the combined loss or damage exceeds the higher of the applicable deductibles.

The application of this provision shall not serve to reduce your recovery to less than the amount you would have received under individual policies.

For the purpose of this coverage "your covered auto" shall mean any auto described in the Declarations for which a premium charge indicates Part D – COVERAGE FOR DAMAGE TO YOUR COVERED AUTO applies.

Air Bag Replacement Coverage

We will pay for reasonable expenses incurred in replacing an air bag in "your covered auto" that deploys without the auto being involved in a loss.

For the purpose of this coverage "your covered auto" shall mean any auto described in the Declarations for which a premium charge indicates Part D – COVERAGE FOR DAMAGE TO YOUR COVERED AUTO applies.

This coverage applies only if you submit proper receipts for expenses claimed under this coverage.

Unless otherwise stated above, all provisions of the policies apply.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

AMENDMENT OF POLICY PROVISIONS - MISSOURI

DEFINITIONS

The **DEFINITIONS** section is amended as follows:

Item A.2. is replaced by the following:

2. The spouse if a resident of the same household.

The term spouse includes a:

- a. Husband or wife; or
- b. If unmarried a:
 - 1) Civil partner by Civil Union or Registered Domestic Partnership filed and recognized by the state; or
 - 2) "Domestic partner".

Item D. is replaced by the following:

- D. "Bodily injury" means physical injury, physical sickness, physical disease or resultant death of any person which results directly from an accident.

The following definition is added:

- M. "Domestic Partner" means a person living with you and sharing a common domestic life and whose relationship resembles a mutually exclusive partnership such as that of a marriage, and:

1. is at least 18 years of age and capable of entering into a legal contract;
2. is not a relative; and
3. shares with you financial interdependence and a common residence.

Evidence of such includes, but is not limited to:

- a. Joint domestic responsibility for the maintenance of the household.
- b. Having joint financial obligations, resources, or assets.
- c. Documents such as a driver's license, tax returns, or bills showing a common address for both parties.
- d. Both parties receiving mail at the same address.
- e. A declaration of domestic partnership with that person or similar declaration about that person with an employer or government entity.

A "domestic partner" does not include more than one person, a roommate or housemate whether sharing expenses equally or not, or one who pays rent to the named insured.

PART A – LIABILITY COVERAGE

Part A is amended as follows:

The **OTHER INSURANCE** provision is replaced by the following:

OTHER INSURANCE

- A. If there is other applicable liability insurance we will pay only our share of the loss. Our share is the proportion that our limit of liability bears to the total of all applicable limits.
- B. Any liability insurance we provide for a vehicle you do not own shall be excess over any other collectible insurance providing liability coverage on a primary basis unless such vehicle is loaned to you, with or without consideration, by a person, firm or corporation engaged in the "business" of selling, repairing, or servicing motor vehicles and such vehicle is used by any "insured":
 1. For demonstration purposes; or
 2. As a temporary substitute for a vehicle you own which is out of normal use because of its breakdown, repair, or servicing.

PART D - COVERAGE FOR DAMAGE TO YOUR AUTO

Part D is amended as follows:

The **INSURING AGREEMENT** is amended as follows:

The following is added to Paragraph B.:

For damage to "your covered auto's" windshield, we may offer to have it repaired in lieu of replacement. We will not apply a deductible for the repair of the windshield. This coverage only applies if "collision" or other than "collision" is shown on the Declarations as applicable to that vehicle.

Definition D. is added:

D. "Insured" as used in this Part means:

1. You or any "family member" for the ownership, maintenance or use, including loading and unloading, of any auto or "trailer".
2. Any person using "your covered auto" with the reasonable belief that they are entitled to do so.

PART F- GENERAL PROVISIONS

Part F is amended as follows:

The following provision is added:

DIVIDENDS

The first named insured is entitled to any dividends which are declared by the Board of Directors and are applicable to coverages in this policy.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

LOSS PAYABLE CLAUSE

Loss Payee:

Loss or damage under this policy shall be paid, as interest may appear, to you and the loss payee shown in the Declarations or in this endorsement. This insurance with respect to the interest of the loss payee, shall not become invalid because of your fraudulent acts or omissions unless the loss results from your conversion, secretion or embezzlement of "your covered auto". However, we reserve the right to cancel the policy as permitted by policy terms and the cancellation shall terminate this agreement as to the loss payee's interest. We will give the same advance notice of cancellation to the loss payee as we give to the named insured shown in the Declarations.

When we pay the loss payee we shall, to the extent of payment, be subrogated to the loss payee's rights of recovery.

This endorsement must be attached to the Change Endorsement when issued after the policy is written.

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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SINGLE LIABILITY LIMIT

Paragraph **A.** of the **Limit of Liability** Provision in Part **A** is replaced by the following:

LIMIT OF LIABILITY

The limit of liability shown in the Declarations for Liability Coverage is our maximum limit of liability for all damages resulting from any one auto accident. This is the most we will pay regardless of the number of:

1. "Insureds";
2. Claims made;

3. Vehicles or premiums shown in the Declarations; or
4. Vehicles involved in the auto accident. A vehicle and attached "trailer" are considered one vehicle. Therefore, the Limit of Liability will not be increased for an accident involving a vehicle which has an attached "trailer".

We will apply the limit of liability to provide any separate limits required by law for Bodily Injury and Property Damage Liability. However, this Provision will not change our total limit of liability.

This endorsement must be attached to the Change Endorsement when issued after the policy is written.

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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.
UNDERINSURED MOTORISTS COVERAGE - MISSOURI

With respect to the coverage provided by this endorsement, the provisions of the policy apply unless modified by the endorsement.

UNDERINSURED MOTORISTS COVERAGE

INSURING AGREEMENT

- A. We will pay compensatory damages which an "insured" is legally entitled to recover from the owner or operator of an "underinsured motor vehicle" because of "bodily injury":

1. Sustained by an "insured"; and
2. Caused by an accident.

The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the "underinsured motor vehicle".

We will pay under this coverage only if 1. or 2. below applies:

1. The limits of liability under any bodily injury liability bonds or policies applicable to the "underinsured motor vehicle" have been exhausted by payment of judgments or settlements; or
2. A tentative settlement has been made between an "insured" and the insurer of the "underinsured motor vehicle" and we:
 - a. Have been given prompt written notice of such tentative settlement; and
 - b. Advance payment to the "insured" in an amount equal to the tentative settlement within 30 days after receipt of notification.

- B. "Insured" as used in this endorsement means:

1. You or any "family member".
2. Any other person "occupying" "your covered auto".
3. Any person for damages that person is entitled to recover because of "bodily injury" to which this coverage applies sustained by a person described in 1. or 2. above.

- C. "Underinsured motor vehicle" means a land motor vehicle or trailer of any type to which a bodily injury liability bond or policy applies at the time of the accident but its limit for bodily injury liability is less than the limit of liability for this coverage.

However, "underinsured motor vehicle" does not include any vehicle or equipment:

1. To which a bodily injury liability bond or policy applies at the time of the accident but its limit for bodily injury liability is less than the minimum limit for bodily injury liability specified

by the financial responsibility law of the state in which "your covered auto" is principally garaged.

2. Owned by or furnished or available for the regular use of you or any "family member".
3. Owned by any governmental unit or agency.
4. Operated on rails or crawler treads.
5. Designed mainly for use off public roads while not upon public roads.
6. While located for use as a residence or premises.
7. Owned or operated by a person qualifying as a self-insurer under any applicable motor vehicle law.
8. To which a bodily injury liability bond or policy applies at the time of the accident but the bonding or insuring company:
 - a. Denies coverage; or
 - b. Is or becomes insolvent.

EXCLUSIONS

- A. We do not provide Underinsured Motorists Coverage for "bodily injury" sustained:

1. By an "insured" while "occupying", or when struck by, any motor vehicle owned by that "insured" which is not insured for this coverage under this policy. This includes a trailer of any type used with that vehicle.
2. By any "family member" while "occupying", or when struck by, any motor vehicle you own which is insured for this coverage on a primary basis under any other policy.

- B. We do not provide Underinsured Motorists Coverage for "bodily injury" sustained by any "insured":

1. While "occupying" "your covered auto" when it is being used to carry persons or property for compensation or a fee. This Exclusion (B.1.) does not apply to a share-the-expense car pool.

2. Using a vehicle without a reasonable belief that that "insured" is entitled to do so. This Exclusion (B.2.) does not apply to a "family member" using "your covered auto" which is owned by you.
- C. This coverage shall not apply directly or indirectly to benefit any insurer or self-insurer under any of the following or similar law:
 1. Workers' compensation law; or
 2. Disability benefits law.
- D. We do not provide Underinsured Motorists Coverage for punitive or exemplary damages.

LIMIT OF LIABILITY

- A. The limit of liability shown in the Declarations for each person for Underinsured Motorists Coverage is our maximum limit of liability for all damages, including damages for care, loss of services or death, arising out of "bodily injury" sustained by any one person in any one accident. Subject to this limit for each person, the limit of liability shown in the Declarations for each accident for Underinsured Motorists Coverage is our maximum limit of liability for all damages for "bodily injury" resulting from any one accident.

This is the most we will pay regardless of the number of:

 1. "Insureds";
 2. Claims made;
 3. Vehicles shown in the Declarations; or
 4. Vehicles involved in the accident. A vehicle and attached "trailer" are considered one vehicle. Therefore, the Limit of Liability will not be increased for an accident involving a vehicle which has an attached "trailer".
- B. The limit of liability shall be reduced by all sums:
 1. Paid or payable because of bodily injury under any workers' compensation act or similar act;
 2. Paid or payable because of bodily injury under any disability benefits law; and
 3. Paid or payable under any auto medical payment, no-fault or personal injury protection insurance.
- C. No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and Part A, Part B or Part C of this policy.
- D. We will not make a duplicate payment under this coverage for any element of loss for which payment has been made by or on behalf of persons or organizations who may be legally responsible.

- E. Any amount otherwise payable for damages under this coverage shall be reduced by all sums paid because of bodily injury by or on behalf of persons or organizations who may be legally responsible. This includes all sums paid under Part A of the policy.

OTHER INSURANCE

If there is other applicable underinsured motorists coverage available under one or more policies or provisions of coverage:

1. Any recovery for damages under this coverage may equal but not exceed the highest applicable underinsured motorists coverage limit under this policy or other underinsured motorists coverage providing coverage on either a primary or excess basis.
2. This policy provides primary underinsured motorists coverage where "your covered auto" is involved. Where this policy provides underinsured motorists coverage on a primary basis, we will pay only our share of the loss. Our share is the proportion that our limit of liability as stated in the Declarations bears to the total of all applicable underinsured motorists coverage under other policies that apply on a primary basis.
3. Any underinsured motorists coverage we provide with respect to a vehicle you do not own shall be excess over any other collectible underinsured motorist insurance providing coverage on a primary basis and will apply only in the amount that our limit of liability as stated in the Declarations exceeds the sum of the applicable limits of liability of all other applicable underinsured motorists insurance. We will pay only after other applicable underinsured motorist insurance limits have been paid.

PART E - DUTIES AFTER AN ACCIDENT OR LOSS

In addition to the duties in **PART E - DUTIES AFTER AN ACCIDENT OR LOSS** of this policy, a person seeking coverage for "bodily injury" sustained in an accident involving an "underinsured motor vehicle" must also promptly:

1. Send us copies of the legal papers if a suit is brought; and
2. Notify us in writing of a tentative settlement between the "insured" and the insurer of the "underinsured motor vehicle" and allow us 30 days to advance payment to that "insured" in an amount equal to the tentative settlement to preserve our rights against the insurer, owner or operator of such "underinsured motor vehicle".

PART F - GENERAL PROVISIONS

- A. The **LEGAL ACTION AGAINST US** Provision is amended as follows:
The following paragraph is added:
D. We may not be sued under the Underinsured Motorists Coverage on any claim that is barred by the tort statute of limitations.
- B. The following is added to the **OUR RIGHT TO RECOVER PAYMENT** Provision in Part F:
OUR RIGHT TO RECOVER PAYMENT
Our rights do not apply under Paragraph A. with respect to Underinsured Motorists Coverage if we:
1. Have been given prompt written notice of a tentative settlement between an "insured" and

- the insurer of an "underinsured motor vehicle", and
2. Fail to advance payment to the "insured" in an amount equal to the tentative settlement within 30 days after receipt of notification.
- If we advance payment to the "insured" in an amount equal to the tentative settlement within 30 days after receipt of notification:
1. That payment will be separate from any amount the "insured" is entitled to recover under the provisions of Underinsured Motorists Coverage; and
 2. We also have a right to recover the advanced payment.

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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SINGLE UNDERINSURED MOTORISTS LIMIT

Paragraph A. of the Limit Of Liability Provision in Part C is replaced by the following:

LIMIT OF LIABILITY

The limit of liability shown in the Declarations for Underinsured Motorists Coverage is our maximum limit of liability for all damages because of "bodily injury" resulting from any one accident. This is the most we will pay regardless of the number of:

1. "Insureds";
2. Claims made;
3. Vehicles shown in the Declarations; or
4. Vehicles involved in the accident. A vehicle and attached "trailer" are considered one vehicle. Therefore, the Limit of Liability will not be increased for an accident involving a vehicle which has an attached "trailer".

This endorsement must be attached to the Change Endorsement when issued after the policy is written.

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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SINGLE UNINSURED MOTORISTS LIMIT

Paragraph A. of the Limit Of Liability Provision for Uninsured Motorists Coverage is replaced by A. as follows:

LIMIT OF LIABILITY

- A. The limit of liability shown in the Declarations for this coverage is our maximum limit of liability for all damages resulting from any one accident.

This is the most we will pay regardless of the number of:

1. "Insureds";
2. Claims made;
3. Vehicles shown in the Declarations; or
4. Vehicles involved in the accident. A vehicle and attached "trailer" are considered one vehicle. Therefore, the Limit of Liability will not be increased for an accident involving a vehicle which has an attached "trailer".

This endorsement must be attached to the Change Endorsement when issued after the policy is written.

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UNINSURED MOTORISTS COVERAGE - MISSOURI

With respect to the coverage provided by this endorsement, the provisions of the policy apply unless modified by the endorsement.

I. PART C – UNINSURED MOTORISTS COVERAGE

INSURING AGREEMENT

A. We will pay compensatory damages which an "insured" is legally entitled to recover from the owner or operator of an "uninsured motor vehicle" because of "bodily injury":

1. Sustained by an "insured"; and
2. Caused by an accident.

The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the "uninsured motor vehicle".

No judgment for damages arising out of a suit brought against the owner or operator of an "uninsured motor vehicle" is binding on us unless we:

1. Received reasonable notice of the pendency of the suit resulting in the judgment; and
2. Had a reasonable opportunity to protect our interests in the suit.

B. "Accident" as used in this Part includes continuous or repeated exposure to the same conditions resulting in "bodily injury" or "property damage".

C. "Insured" as used in this Part means:

1. You.
2. Any "family member" who does not own an auto.
3. Any "family member" who owns an auto, but only while "occupying" "your covered auto".
4. Any other person "occupying" "your covered auto".
5. Any person for damages that person is entitled to recover because of "bodily injury" to which this coverage applies sustained by a person described in 1., 2., 3. or 4. above.

D. "Uninsured motor vehicle" means a land motor vehicle or trailer of any type:

1. To which no bodily injury liability bond or policy applies at the time of the accident.
2. To which a bodily injury liability bond or policy applies at the time of the accident. In this case its limit for bodily injury liability must be less

than the minimum limit for bodily injury liability specified by the financial responsibility law of Missouri

3. Which is a hit-and-run vehicle whose operator or owner cannot be identified and which hits or which causes an accident resulting in "bodily injury" without hitting:

- a. You or any "family member";
- b. A vehicle which you or any "family member" are "occupying"; or
- c. "Your covered auto".

If there is no physical contact with the hit-and-run vehicle the facts of the accident must be proved. We may request supporting evidence other than the testimony of a person making a claim under this or any similar coverage to support the validity of such claim.

4. To which a bodily injury liability bond or policy applies at the time of the accident but the bonding or insuring company:

- a. Denies coverage; or
- b. Is or becomes insolvent.

However, "uninsured motor vehicle" does not include any vehicle or equipment:

1. Owned by or furnished or available for the regular use of you or any "family member" to the extent that the limits of liability for this coverage exceed the minimum limits of liability required by the financial responsibility law of Missouri.
2. Owned or operated by a self-insurer under any applicable motor vehicle law, except a self-insurer which is or becomes insolvent.
3. Operated on rails or crawler treads.
4. Designed mainly for use off public roads while not on public roads.
5. While located for use as a residence or premises.

EXCLUSIONS

A. We do not provide Uninsured Motorists Coverage for "bodily injury" sustained by any "insured":

1. While "occupying", or when struck by, any motor vehicle owned by you or any "family member" which is not insured for this coverage under this policy. This includes a trailer of any type used with that vehicle.

However, this Exclusion (A.1.) does not apply to "bodily injury" sustained by you or any "family member".

2. If that "insured" or the legal representative settles the "bodily injury" claim without our consent. However, this Exclusion (A.2.) does not apply if such settlement does not prejudice our right to recover payment to the extent that the limits of liability for this coverage exceed the minimum limits of liability required by the financial responsibility law of Missouri.
 3. While "occupying" "your covered auto" when it is being used to carry persons or property for compensation or a fee. This Exclusion (A.3.) does not apply to a share-the-expense car pool.
 4. Using a vehicle without a reasonable belief that that "insured" is entitled to do so. This Exclusion (A.4.) does not apply to a "family member" using "your covered auto" which is owned by you.
- B. This coverage shall not apply directly or indirectly to benefit any insurer or self-insurer under any of the following or similar law:
1. Workers' compensation law; or
 2. Disability benefits law.
- C. We do not provide Uninsured Motorists Coverage for punitive or exemplary damages.

LIMIT OF LIABILITY

- A. The limit of liability shown in the Declarations for each person for Uninsured Motorists Coverage is our maximum limit of liability for all damages, including damages for care, loss of services or death, arising out of "bodily injury" sustained by any one person in any such accident. Subject to this maximum limit for each person the limit of liability shown in the Declarations for each accident for Uninsured Motorists Coverage is our maximum limit of liability for all damages for "bodily injury" resulting from any such accident.

This is the most we will pay regardless of the number of:

1. "Insureds";
 2. Claims made;
 3. Vehicles shown in the Declarations; or
 4. Vehicles involved in the accident. A vehicle and attached "trailer" are considered one vehicle. Therefore, the Limit of Liability will not be increased for an accident involving a vehicle which has an attached "trailer".
- B. No one will be entitled to receive duplicate payments for the same elements of loss under this

coverage and:

1. Part A of this policy; or
 2. Any Underinsured Motorists Coverage provided by this policy.
- C. We will not make a duplicate payment under this coverage for any element of loss for which payment has been made by or on behalf of persons or organizations who may be legally responsible. This includes all sums paid under Part A but does not include any amounts paid or payable under:
1. Part B; or
 2. Any workers' compensation law, disability benefits law or similar law.

OTHER INSURANCE

If there is other applicable uninsured motorists coverage similar to the insurance provided under this Part of the policy, we will pay only our share of the loss. Our share is the proportion that our limit of liability bears to the total of all applicable limits.

II. PART E – DUTIES AFTER AN ACCIDENT OR LOSS

In addition to the duties in **PART E - DUTIES AFTER AN ACCIDENT OR LOSS** of this policy, a person seeking coverage for "bodily injury" sustained in an accident involving an "uninsured motor vehicle" must also promptly:

1. Notify the police if a hit-and-run driver is involved.
2. Send us copies of the legal papers if a suit is brought.
3. Provide us with a copy of the petition or complaint, by personal service or certified mail, if the "insured" brings an action against the owner or operator of the "uninsured motor vehicle" or any other person or entity who may be considered liable for those damages.
4. Make available all pleadings and depositions for copying by us or furnish us with copies at our expense.

III. PART F – GENERAL PROVISIONS

The **TWO OR MORE AUTO POLICIES** Provision in Part F is replaced by the following:

TWO OR MORE AUTO POLICIES

1. This provision does not apply to Uninsured Motorists Coverage.
2. No one will be entitled to receive duplicate payments for the same elements of loss under Uninsured Motorists Coverage.

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AUTOMOBILE INSURANCE GUARANTEE

In recognition of your loyalty, we are pleased to provide the Automobile Insurance Guarantee.

It is agreed that the policy is amended as follows:

PART F - GENERAL PROVISIONS

The following General Provision is added:

AUTOMOBILE INSURANCE GUARANTEE

The company guarantees to continue offering automobile insurance coverage. Renewal will be in accordance with the policy forms, rules and rating plan in use by us at each six-month or twelve-month term. The premium for the coverage provided by this policy and attached endorsements is based on information about you in our possession. Any change or correction in this information could allow us to make an adjustment to your premium.

To enable us to continuously insure you, we may offer different terms and conditions at each renewal. Such differences may include, but are not limited to, changes in deductibles or coverage levels, as well as an offer to issue a new policy in another company under the same ownership or management as our company.

Any decision regarding the nonrenewal or cancellation of your policy will be in accordance with the laws, rules and regulations in the state in which this policy is issued. Our right to cancel this Guarantee shall be governed by the reasons and method of mailing set forth under the General Provisions for cancellation of the policy, and cancellation of the policy pursuant to the General Provisions shall cancel this Guarantee. Depending on the laws in your state, this Guarantee will only be in effect for as long as your agent is appointed within our family of companies.

All other provisions of this policy apply.

This endorsement is issued by the company shown in the Declarations as the issuing company.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PET INJURY COLLISION COVERAGE

With this endorsement, the policy is amended to provide Pet Injury Collision Coverage.

Coverage is subject to all terms and conditions of the policy, except as changed by this endorsement.

PET INJURY COLLISION COVERAGE

If you have Collision coverage, as shown in the Declarations, we will reimburse you for reasonable expenses as determined by us, up to \$500 for injury to your or a "family member's" dog or cat. The following expenses are covered:

1. Necessary veterinary expenses, including medicines; and
2. The cost to replace your dog or cat (with a similar dog or cat), if injury results in death.

The most we will pay is \$500 per occurrence for all expenses regardless of the number of dogs and cats involved.

Coverage is subject to the following conditions:

1. It applies only to a dog or cat owned by you or a "family member".
2. It applies only if the dog or cat is injured while inside "your covered auto" at the time of a covered "collision" loss.
3. Our obligation to pay for an injury under this coverage has no effect on any other policy that you have with us.

No deductible applies to any payment made under this endorsement.

This endorsement applies as stated in the policy Declarations.

This endorsement is issued by the company shown in the Declarations as the issuing company.